

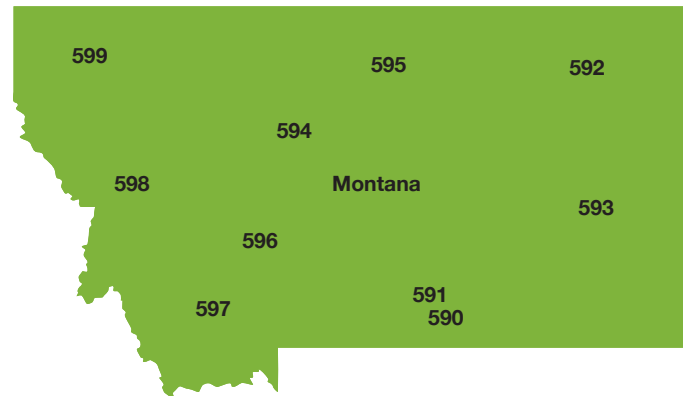
# Montana | Plan F\*

## Competitive Analysis Grids

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	7% Roommate**
e-App	Yes
e-Contracting	Yes

\*\* Reside with one to three persons 18 years old or older for the past 12 months.



**Area Factor 1 | 590-599**

### Area Factor 1 | FEMALE | Zip 597 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>134.27</b>	<b>134.28</b>	<b>139.08</b>	<b>3/1/19</b>
Pan American Life Insurance Company	123.82	123.82	132.41	7/12/18
Prosperity Life Group	124.18	124.18	125.60	1/1/19
Union Security Insurance Company	127.20	128.20	134.74	7/19/18
Transamerica Life Insurance Company (Direct)	128.33	148.27	162.64	9/1/14
GPM Health and Life Insurance Company	128.81	131.56	142.32	9/1/18
Reserve National Insurance Company (Preferred)	129.30	134.45	144.65	11/7/17
Americo Financial Life and Annuity Insurance Company	130.26	130.26	140.11	9/1/18
Equitable National Life Insurance Company	131.64	131.64	135.84	10/1/18
National Health Insurance Company	132.59	136.78	145.40	2/1/19

### Area Factor 1 | MALE | Zip 597 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>134.27</b>	<b>134.28</b>	<b>139.08</b>	<b>3/1/19</b>
Pan American Life Insurance Company	123.82	123.82	132.41	7/12/18
Prosperity Life Group	124.18	124.18	125.60	1/1/19
Union Security Insurance Company	127.20	128.20	134.74	7/19/18
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National Health Insurance Company	132.59	136.78	145.40	2/1/19

\* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

\*\* Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed

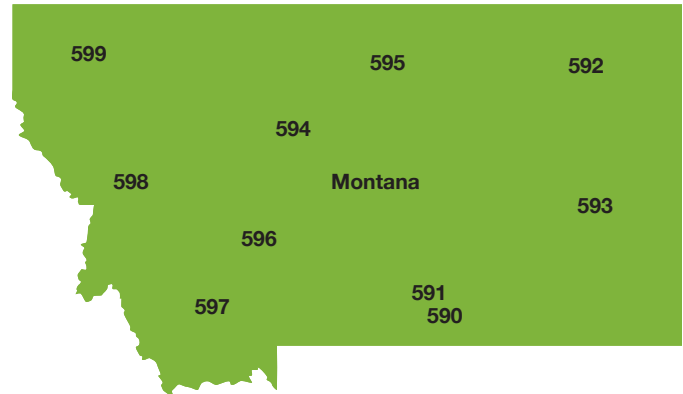
# Montana | Plan G

## Competitive Analysis Grids

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	7% Roommate**
e-App	Yes
e-Contracting	Yes

\*\* Reside with one to three persons 18 years old or older for the past 12 months.



**Area Factor 1 | 590-599**

### Area Factor 1 | FEMALE | Zip 597 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>107.09</b>	<b>107.32</b>	<b>111.87</b>	<b>3/1/19</b>
Pan American Life Insurance Company	92.46	92.46	99.73	7/12/18
Central States Health and Life Co. of Omaha	94.62	94.62	102.06	3/1/19
Union Security Insurance Company	98.19	99.47	105.48	7/19/18
Individual Assurance Company, Life, Health & Accident	98.42	102.78	111.41	6/1/18
Western United Life Assurance Company	99.51	103.15	110.67	4/1/19
GPM Health and Life Insurance Company	99.78	101.76	110.06	9/1/18
Equitable National Life Insurance Company	100.44	100.44	104.58	10/1/18
Humanadental Insurance Company (Value)	102.03	106.55	115.50	5/1/19
Prosperity Life Group	102.14	102.14	107.97	1/1/19

### Area Factor 1 | MALE | Zip 597 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>107.09</b>	<b>107.32</b>	<b>111.87</b>	<b>3/1/19</b>
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